

**State of New Jersey**  
**Division of Pensions and Benefits**  
**GROUP LIFE INSURANCE DEATH BENEFIT**  
**PRUDENTIAL ALLIANCE ACCOUNT**

Prudential's Alliance Account is the standard method of payment for group life insurance proceeds of \$10,000.00 or more. If you are a group life insurance beneficiary, you will receive an *Alliance Starter Kit* and an initial supply of personalized checks within one week of the date that the Division of Pensions and Benefits approves payment of the insurance benefit.

There are many advantages to your Alliance Account, including:

**Interest on funds**

Funds earn interest comparable to a six month Certificate of Deposit from the date the Alliance Account is opened.

**Time**

The Alliance Account allows beneficiaries the time necessary to make serious financial decisions during a difficult period.

**Access**

Beneficiaries have immediate access to their funds through their Alliance Account checkbook.

**Customer Service**

Beneficiaries have a toll-free customer service number for questions about their account.

A Prudential Customer Service Representative will call you in advance to tell you that the *Alliance Starter Kit* has been mailed and to explain the Alliance Account. With your permission, the representative will call again after you have received the kit, to address any additional questions you may have. You can also contact Prudential's Customer Service department at the toll-free number provided in the *Alliance Starter Kit*.

Upon receipt of your Alliance Account checkbook, you may withdraw **all** or part of the proceeds immediately, or leave the funds in the account — so it may earn interest from the date the Alliance Account is opened. Monthly statements will be provided to track your account balance and activity. If you need more checks than those provided in the *Alliance Starter Kit*, you may order them at no cost. **Please note, if you have an existing Alliance Account, your benefits will be deposited into that account.**

No fees are charged for normal account services. However, there are fees for special services, such as stop payment requests. Withdrawals are subject to a \$250.00 minimum, and the account is automatically closed if the balance falls below \$250.00. If the account is closed, a check will be sent immediately to the beneficiary for the balance, including accrued interest.

If you have any questions regarding your Alliance Account, please call Prudential directly at their toll-free number, **1-877-255-4262**. Please have **your** Social Security number handy before calling.